

Form B18 (Official Form 18)(9/97)

United States Bankruptcy Court

District Of District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

In re:

Gwendolyn Taylor
14 Cliffside Court
Hamburg, NJ 07419
xxx-xx-9041

Debtor(s):)

) Case Number: 05-21734-DHS

)

)

)

)

)

) Chapter: 7

)

)

Employer's Tax I.D. No.:

)

Debtor:

)

)

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED** : The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: July 29, 2005

BY THE COURT

Honorable Donald H. Steckroth
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property, there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0312-2
Case: 05-21734

User: admin
Form ID: b18

Page 1 of 1
Total Served: 25

Date Rcvd: Jul 29, 2005

The following entities were served by first class mail on Jul 31, 2005.

db +Gwendolyn Taylor, 14 Cliffside Court, Hamburg, NJ 07419-2416
aty +Linda S. Fossi, Deily, Mooney & Glastetter, LLP, One Greentree Centre, Suite 201,
Marlton, NJ 08053-3105
aty +Stephen B. McNally, McNally & Busche, L.L.C., 40 Park Place, Newton, NJ 07860-1747
tr +Charles Forman, Forman, Holt & Eliades LLC, 218 Route 17 North, Rochelle Park, NJ 07662-3399
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +DCFS Trust, c/o Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace, Albany, NY 12203-1006
506735975 +Amoco Oil, c/o NCO Financial System, 223 W. Jackson Blvd., Chicago, IL 60606-6908
506735976 Ann Taylor, c/o Asset Acceptance LLC, PO Box 44426, Baltimore, MD 21236-6426
506735977 +Best Investments Alpine, PO Box 1943, Greenville, TN 37744-1943
506735979 +Green Tree Calvary, PO Box 9, Hawthorne, NY 10532-0009
506735981 HSBC Retail Domain, Wolpoff & Abramson LLP, 702 King Farm Blvd., Rockville, MD 20850-5775
506735980 +Hart & Iliff Oil, 4 Hampton Street, Newton, NJ 07860-2227
506735982 +Huntington Learning Center, 1597-1 Route 23 South, Wayne, NJ 07470-7508
506735983 JBC Legal Group, 2 Broad St., 6th Flr., Bloomfield, NJ 07003-2550
506735984 +NYC Dept Finance Parking, Summons Collections, PO Box 3605, New York, NY 10008-3605
506735985 +NYSHE Stafford Judgment, Pioneer Credit Recovery, Inc., 6341 Inducon Drive,
Sanborn, NY 14132-9016
506735986 +Remexx Radiologic Assoc. of NJ, 241 Newton-Sparta Road, Newton, NJ 07860-2771
506735987 +Rubin & Rothman, PO Box 9003, Islandia, NY 11749-9003
506735988 +Rubin & Rothman, LLC, 190 North Avenue East, Cranford, NJ 07016-2439
506735989 State Of New York, Albany County Reg, Bldg #9W A Harriman Campus, Albany, NY 12227
506735990 +State Tax Lien Mercer Co. Reg., St. Processing Center, PO Box 61000, Albany, NY 12261-0001
506735991 +Toyota Motor, Central Service, Inc., PO Box 15118, JACKSONVILLE, FL 32239-5118

The following entities were served by electronic transmission on Jul 29, 2005 and receipt of the transmission was confirmed on:

506735974 +EDI: AMEREXPR.COM Jul 29 2005 19:17:00 American Express, PO Box 1270, Newark, NJ 07101-1270
506735978 EDI: CHRYSLER.COM Jul 29 2005 19:17:00 Chrysler Finance, PO Box 2993,
Milwaukee, WI 53201-2993

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2005

Signature:

